



July 12, 2007

Charitable Gaming
Directive No. 3.08.02

**Michigan Progressive Jackpot
Electronically Linked Bingo Game**
(Big Money Bingo)

BACKGROUND

Section 3a (7) of Act 382 of the Public Acts of 1972 as amended, states in part, "...Michigan progressive jackpot may include bingo games that are linked together for the purpose of a common jackpot prize and consolation prize as prescribed by the commissioner." The Commissioner prescribes that the Michigan progressive jackpot electronically linked bingo game be conducted in accordance with this directive.

DEFINITIONS

1. "Awarded jackpot" means the actual ELBG jackpot prize amount awarded to the winning player(s).
2. "Call" means the broadcast of bingo numbers for the ELBG.
3. "Consolation prize" means a prize not exceeding \$100 awarded by the Participant out of their own funds after the ELBG jackpot prize has been won or has been closed.
4. "ELBG" means the Michigan progressive jackpot electronically linked bingo game, also known as Big Money Bingo.
5. "ELBG Activity Report" means the report of ELBG activity that must be printed by the Participant at the end of each bingo occasion and maintained with the game records.
6. "ELBG card" means the individual bingo face approved by the Lottery that is used only for the ELBG.
7. "First session" means the first bingo occasion in a new Progression of the ELBG.
8. "Hall Authorization Agreement" means the agreement signed by the Location owner authorizing the installation of all required ELBG equipment.
9. "Last number called" means the most recent bingo number called.
10. "Location" means the site at which a Participant conducts the ELBG.
11. "Lottery" means the Michigan Bureau of State Lottery, Charitable Gaming Division.
12. "Operator" means the business selected by Lottery to provide the equipment and operate the ELBG program.
13. "Participant" means an organization issued a large bingo license that participates in the ELBG.
14. "Participant Agreement" means the signed agreement between the Participant and the Operator.
15. "Progression" means the sequence of Sessions beginning with the First session and ending when an ELBG jackpot prize winner is verified.
16. "Service Center" means the Operator's facility used to operate and administer the ELBG.
17. "Session" means the period of time during which the ELBG is conducted.

TERMS AND CONDITIONS

18. For a Location to be eligible for the ELBG, the Location must have at least one Participant with an average attendance of 30 players or greater per bingo occasion (based on the past calendar year).
19. A Participant Agreement must be executed prior to participating in the ELBG.
20. A Participant may only participate in the ELBG at Locations where the Location owner has signed a Hall Authorization Agreement.
21. A Participant may conduct two Michigan progressive jackpot bingo games provided one of the games is the ELBG.
22. A Participant shall not interrupt a Michigan progressive jackpot bingo game to conduct another Michigan progressive jackpot bingo game.
23. The Participant shall conduct at least one regular bingo game other than the ELBG during a licensed bingo occasion.
24. The Participant or the Location owner shall provide at least one 24" (or larger) television monitor for the ELBG broadcast.
25. The ELBG is a coverall game. No other combinations are allowed.
26. The Participant shall award a Consolation prize not exceeding \$100 out of its own funds at each Session.
27. The Participant shall allow assistance for persons with mental or physical disabilities that prevent or restrict a person from playing the ELBG. Such assistance may be, but is not limited to:
 - a. Reserving or saving seats.
 - b. Assistance in the purchasing of ELBG cards.
 - c. Assistance in playing the ELBG.
28. There shall be a sufficient number of designated floor workers to provide complete coverage of the bingo playing area for purposes of identifying players who make their bingo known.
29. If more than 1 room or area is used for the ELBG, then the following provisions shall apply:
 - a. All bingo numbers called shall be clearly visible to the players in all of the rooms or areas.
 - b. A worker shall be present at all times in each room or area while the ELBG is in progress.
30. It shall be the responsibility of the player to make his or her bingo known to a worker before the next bingo number is called.
31. A player may observe the Participant's verification of a winning ELBG card.

ELBG CARDS

32. The Participant shall sell only the ELBG cards approved by Lottery.
33. ELBG cards shall be sold at the price determined by Lottery.
34. ELBG cards shall not be sold as part of a book or package.
35. The Participant shall be accountable for all ELBG cards.

36. A Participant that is issued more than 1 large bingo license shall maintain separate ELBG card inventories for each license.
37. ELBG cards shall be stored on-site at the bingo Location and shall be available for inspection unless otherwise approved in writing by the bureau.
38. The Participant shall not exchange, sell, share, or mix ELBG cards with ELBG cards belonging to another Participant.

ELBG JACKPOT PRIZE

39. The initial ELBG jackpot prize amount for each Progression shall begin at not less than 40% of total ELBG card sales from the first Session in that Progression.
40. When an ELBG jackpot prize has been carried forward from a previous Session, the new ELBG jackpot prize shall include the entire amount carried forward, plus up to 40% of ELBG card sales from all Participants from the current Session.

GAME CONDUCT

41. The First session of each Progression shall begin at the number of calls prescribed by the Commissioner and remain constant for up to 7 days (i.e., so each Participant has an opportunity to play for the ELBG jackpot prize at that particular number in the Progression) with the Progression increasing by 1 number on the 8th day.
42. To activate an ELBG card, the Participant shall scan the barcode contained on the ELBG card(s).
43. The Participant shall provide each player with a receipt for the corresponding activated ELBG cards.
44. The Participant shall end the sale of ELBG cards for that Session at the pre-determined time set by the Operator.
45. The Participant shall interrupt their current game program at the pre-determined time set by the Operator in order to participate in the ELBG.
46. If "bingo" is called or made known within the pre-determined number of calls:
 - a. The Participant shall pause the ELBG and verify whether there is a valid winner by scanning the barcode contained on the ELBG card(s).
 - b. The Last number called shall appear on the player's ELBG card that is being verified.
 - c. If the bingo is valid, the Service Center shall allow a pre-determined amount of time to lapse to permit any other winning bingos to be declared.
 - d. If no other valid bingos are declared, the ELBG jackpot prize is closed and the ELBG is played until the Participant awards the Consolation prize.
 - e. If the bingo is not valid, the Service Center shall resume the ELBG and continue until an ELBG jackpot prize winner is verified or until the pre-determined number of calls is reached.
47. If there is no bingo in the pre-determined number of calls, the ELBG is played until the Participant awards the Consolation prize.
48. The Participant shall verify the Consolation prize by scanning the barcode contained on the ELBG card(s).
49. If there is more than one winner of the Consolation prize, the Participant shall split the Consolation prize evenly among all winners at that Location.

ELBG JACKPOT PRIZE PAYOUT

50. If an ELBG card sold by the Participant is verified by the Operator as an ELBG jackpot prize winner, the Participant shall:
 - a. Provide the winning player with the ELBG jackpot claim form packet.
 - b. Collect and transmit to the Service Center, all required information regarding the winning player.
 - c. Return the winning ELBG card to the player.
51. If there is more than one winner of the ELBG jackpot prize, the Operator shall split the ELBG jackpot prize evenly among all winners.
52. An ELBG winner must follow the instructions in the ELBG claim form packet in order to claim the ELBG jackpot prize.
53. An ELBG winner is entitled only to the Awarded jackpot amount which is comprised of the actual jackpot prize monies collected by the Operator for that particular Progression, or the amount approved by the Commissioner, whichever is greater.
54. If the Operator collects past due prize monies from a Participant, the past due monies will be added to the ELBG jackpot prize of the next Session.
55. If an ELBG jackpot prize remains unclaimed for 90 days from the date of verification, the unclaimed ELBG jackpot prize shall be added to the First session ELBG jackpot prize of a subsequent Progression.

ELBG CARD SALES & FEES

56. The Participant shall contribute 40% of all ELBG card sales to the ELBG jackpot prize.
57. The Participant shall pay the Operator the fee as set forth in the Participant Agreement.
58. The Participant shall deposit 40% of ELBG card sales and the fees listed on the ELBG Activity Report.
59. If the deposit is not made within 2 business days, the Participant's ability to participate in the ELBG may be terminated.

GAME RECORDS AND REPORTING REQUIREMENTS

60. The Participant shall print the ELBG Activity Report at the end of each bingo occasion and maintain it with the game records for that occasion.
61. The Participant shall complete the Michigan Progressive Jackpot Coverall Record as the ELBG bingo numbers are broadcast by the Operator.
62. The Participant shall complete the Michigan Progressive Jackpot Bingo Game form except for the following lines:
 - a. "Prior occasion's progressive jackpot prize"
 - b. "Progressive jackpot prize or amount carried forward"
 - c. "If progressive jackpot awarded, enter check number"
63. The ELBG jackpot prize contributions and consolation prizes paid shall be reported as "Michigan Progressive Jackpot Prizes" on the Large or Small Bingo Financial Statement.
64. The ELBG fees paid by the Participant to the Operator shall be reported as "Other Expenses" on the Large or Small Bingo Financial Statement.

DISCLAIMER

65. If an ELBG player has a dispute with the Lottery, the Operator, or the Participant, as to whether an ELBG card(s) is valid, whether an ELBG card(s) is a winner, the rules of the game, ELBG game conduct, the amount of the Awarded jackpot, or for any other reason, the Participant may refund the price of the ELBG card(s). This shall be the sole and exclusive remedy of the ELBG player in the event of any disputes.

LIQUIDATED DAMAGES

66. In the event liquidated damages are assessed against the Operator:
- a. The liquidated damages collected as a result of the Operator's failure to repair or replace a Participant's non-operational ELBG equipment within the required timeframe shall be paid to the affected Participant.
 - b. The liquidated damages collected as a result of the Operator's failure to conduct a scheduled Session shall be added to the First session ELBG jackpot prize of a subsequent Progression.

TERMINATION OF ELBG

67. Upon reasonable notice, the Commissioner may terminate the ELBG at any time.

HOUSE RULES

68. House rules must be in accordance with Bingo Rule R 432.21314 and shall also contain the following information:
- a. The amount of the Consolation prize for the Big Money Bingo game.
 - b. The following statements:
 - i. If a Big Money Bingo player has a dispute with the Lottery, the Operator, or the bingo licensee, as to whether a Big Money Bingo card(s) is valid, whether a Big Money Bingo card(s) is a winner, the rules of the game, Big Money Bingo game conduct, the amount of the Awarded jackpot or for any other reason, a refund of the price of the Big Money Bingo card(s) may be made at the discretion of the bingo chairperson. This shall be the sole and exclusive remedy of the Big Money Bingo player in the event of any disputes.
 - ii. It is a Big Money Bingo player's responsibility to ensure they receive a corresponding receipt for the Big Money Bingo cards purchased indicating the Big Money Bingo cards have been activated.
 - iii. A Big Money Bingo card(s) may not be considered valid without a corresponding receipt indicating the Big Money Bingo card(s) has been activated.

Signed copy available upon request

Gary C. Peters, Lottery Commissioner

Date